Fill in this Info	rmation to ide	ntify the case:		
Debtor 1	DORIS AN	N EPPS		
	First Name	Middle Name	Last Name	
Debtor 2				i
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Cou	rt for the: District of N		
Case number:	11-38805		(State)	

the man
2020 JUN 15 AM 7: 48
JEANNE A. RAUGHTON
BY:

### Form 1340 (12/19)

### APPLICATION FOR PAYMENT OF UNCLAIMED FUNDS

### 1. Claim Information

For the benefit of the Claimant(s)¹ named below, application is made for the payment of unclaimed funds on deposit with the court. I have no knowledge that any other party may be entitled to these funds, and I am not aware of any dispute regarding these funds.

Note: If there are joint Claimants, complete the fields below for both Claimants.

Amount:	\$ 102.00					
Claimant's Name:	MIDLAND CREDIT MANAGEMENT					
Claimant's Current Mailing Address, Telephone Number, and Email Address:	350 CAMINO DE LA REINA, #100 SAN DIEGO, CA 92108					
	Phone number: 877-495-2902					
	Email address: Mbx_ilms_bankruptcy@mcmcg.com					
2. Applicant Information	2. Applicant Information					
Applicant <sup>2</sup> represents that Claimant is entitled to receive the unclaimed funds because ( <i>check the statements that apply</i> ):						
Applicant is the Claimant the court.	Applicant is the Claimant and is the Owner of Record <sup>3</sup> entitled to the unclaimed funds appearing on the records of the court.					
Applicant is the Claimant succession or by other m	Applicant is the Claimant and is entitled to the unclaimed funds by assignment, purchase, merger, acquisition, succession or by other means.					
Applicant is Claimant's re	Applicant is Claimant's representative (e.g., attorney or unclaimed funds locator).					
Applicant is a representa	Applicant is a representative of the deceased Claimant's estate.					

<sup>&</sup>lt;sup>1</sup> The Claimant is the party entitled to the unclaimed funds.

<sup>&</sup>lt;sup>2</sup> The Applicant is the party filing the application. The Applicant and Claimant may be the same.

<sup>&</sup>lt;sup>3</sup> The Owner of Record is the original payee.

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3. Supporting Documentation				
Applicant has read the court's instructions for filing an Application for Unclaimed Funds and is providing the required supporting documentation with this application.				
4. Notice to United States Attorney				
Applicant has sent a copy of this application and supporting documentation to the United States Attorney, pursuant to 28 U.S.C. § 2042, at the following address:				
Office of the United States Attorney District of New Jersey Peter Rodino Federal Building 970 Broad Street, Suite 700 Newark, New Jersey 07102				
5. Applicant Declaration Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.	5. Co-Applicant Declaration (if applicable) Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.			
Date: 6-5-7000	Date:			
Signature of Applicant MELISSA BYRD	Signature of Co-Applicant (if applicable)			
Printed Name of Applicant	Printed Name of Co-Applicant (if applicable)			
Address: 350 CAMINO DE LA REINA #100 SAN DIEGO, CA 92108	Address:			
Telephone: 877-495-2902  Mbx ilms bankruptcy@mcmcg.co.\(\frac{1}{2}\)	Telephone:			
Email: MDX_IIITS_Darikruptcy@fficficg.co/v (	Email:			

CASSANDRA CARROLL
Notary Public - State of Michigan
County of Oakland
My Commission Expires Apr 4, 2023
Acting in the County of

Comando Carelo

Document Page 3 of 22 UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b) MIDLAND CREDIT MANAGEMENT 350 CAMINO DE LA REINA #100 SAN DIEGO, CA 92108 877-495-2902 **MELISSA BYRD** 11-38850 Case No.: In Re: **DORIS ANN EPPS** 

Case 11-38805-SLM Doc 90 Filed 06/15/20 Entered 06/15/20 11:04:42 Desc Main

### ORDER GRANTING APPLICATION FOR PAYMENT OF UNCLAIMED FUNDS

Chapter:

Judge:

13

Stacey L. Meisel

The relief set forth on the following page is **ORDERED**.

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On,	an application was filed for the
Claimant(s), MIDLAND CREDIT MANAGEMENT	, for payment of unclaimed funds
deposited with the court pursuant to 11 U.S.C. § 347(a).	The application and supporting
documentation establish that the Claimant(s) is entitled	to the unclaimed funds; accordingly, it is
hereby	
ORDERED that pursuant to 28 U.S.C. § 2042,	the sum of \$ 102.00 held in
unclaimed funds be made payable to MIDLAND CRED	DIT MANAGEMENT
and be disbursed to the payee at the following address:	
350 CAMINO DE LA REINA #100	
SAN DIEGO, CA 92108	

The Clerk will disburse these funds not earlier than 14 days after entry of this order.

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Refine your search

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UNITED STATES BANKRUPTY COURT

DISTRICT OF NEW JERSEY

Marie-Ann Greenberg MAG-1284

Marie-Ann Greenberg, Standing Trustee

30 TWO BRIDGES ROAD

SUITE 330

**FAIRFIELD, NJ 07004-1550** 

973-227-2840

**Chapter 13 Standing Trustee** 

IN RE:

DORIS ANN EPPS,

Case No.: 11-38805 SLM

Debtor

### NOTICE DEPOSITING UNCLAIMED FUNDS PURSUANT TO D.N.J. LBR 7067-1

Marie-Ann Greenberg, Trustee in the above captioned matter, states that the entire amount in the Trustee's Account has been disbursed and that the following funds remain unclaimed. The undersigned shall immediately forward a check to the Court in the amount of \$102.00, payable to the Clerk, United States Bankruptcy Court. The party entitled to said funds is listed below together with the last known address and other additional information.

Payee Name & Address:

MIDLAND CREDIT MANAGEMENT INC

8875 AERO DR

SAN DIEGO, CA 92123

Amount:

\$102.00

Trustee Claim Number:

13

Court Claim Number:

5

Reason:

Checks have been returned as undeliverable

By: /S/ Marie-Ann Greenberg

Dated: November 17, 2016

MARIE-ANN GREENBERG

**CHAPTER 13 STANDING TRUSTEE** 

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B10 (Official Form 10) (4/10)

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	PROOF OF CLAIM			
Name of Debtor Doris A. Epps	bber DHS-13			
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencem administrative expense may be filed pursuant to 11 U.S.C. § 503.	ent of the case.	A "request" for payment of an		
Name of Creditor (the person or other entity to whom the debtor owes money or property)		is box to indicate that this claim		
Midland Credit Management, Inc.	amends	a previously filed claim.		
Name and address where notices should be sent:	1			
Midland Credit Management, Inc.	Court C	aim Number:		
8875 Aero Drive, Suite 200	(27 1070	,		
San Diego, CA 92123				
Telephone number: 800-825-8131 Ext. 32986	Filed on:			
Name and address where payment should be sent (if different from above):		is box if you are aware that anyone		
Midland Credit Management, Inc.		filed a proof of claim relating to your		
8875 Aero Drive, Suite 200	ciaim. A particula	ttach copy of statement giving		
San Diego, CA 92123				
Telephone number: 800-825-8131 Ext. 32986	[] Check the in this ca	is box if you are the debtor or trustee ise.		
1. Amount of Claim as of Date Case Filed: \$ 639.12		of Claim Entitled to Priority 1 U.S.C. § 507(a). If any portion of		
If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not	your cla	im falls in one of the following		
complete item 4.	categor amount	ies, check the box and state the		
If all or part of your claim is entitled to priority, complete item 5.	Specific	the priority of the claim.		
[ ] Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach		•		
itemized statement of interest charges.	[ ] Domest	c support obligations under C. § 507(a)(1)(A) or (a)(1)(B).		
Basis for Claim: Credit Card     (See instruction #2 on reverse side.)				
3. Last four digits of any number by which creditor identifies debtor: 9474/805733		salaries, or commissions (up to		
3a. Debtor may have scheduled account as: Columbus Bank And Trust (See instruction #3a on reverse side.)	\$11,725),* earned within 180 days befor filing of the bankruptcy petition or cessal of the debtor's business, whichever is			
Secured Claim (See instruction #4 on reverse side.)     Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the	earlier -	11 U.S.C. § 507(a)(4).		
requested information.  [ ] Contributions to an employee benef				
Nature of property or right of setoff: [ ] Rea! Estate [ ] Motor Vehicle [ ] Other Describe:	ght of setoff: [ ] Real Estate [ ] Motor Vehicle [ ] Other - 11 U.S.C. § 507(a)(5).			
Value of Property: \$ Annual Interest Rate: <u>%</u>	2,600* of deposits toward purchase, rental of property or services for			
Amount of arrearage and other charges as of time case filed included in secured claim,	persona	I, family, or household use - 11 507(a)(7).		
if any: \$ Basis for perfection:	[] Taxes o	r penalties owed to governmental		
Amount of Secured Claim: \$ Amount Unsecured: \$	units - 1	1 U.S.C. § 507(a)(8).		
	1			
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.	[ ] Other - : 11 U.S.	Specify applicable paragraph of C. § 507(a)().		
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and				
security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of		mount entitled to priority:		
perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)		s		
DO NOT SEND ORIGINAL DOCUMENTS, ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.	nts are subject to adjustment on nd every 3 years thereafter with to case commenced on or after the			
If the documents are not available, explain:	date of	edjustment.		
Date: Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the cre	editor or other	FOR COURT USE ONLY		
10/11/2011  Signature: The person filing this claim and state address and telephone number if different from the no above. Attach copy of power of attorney, if any.				
let Michael Aiken				
/s/ Michael Aiken ecfnotices@ascensioncapitalgroup.con	13			

### Case 11-38805-SLM Doc 90 Filed 06/15/20 Entered 06/15/20 11:04:42 Desc Main Case 11-38805-SLM Claim 5-1 Part 2 Filed 10/21/11 Desc Exhibit Contract and/or Title Page 1 of 1

Program: Uzer:

BK0621R

PRODUCTION

Report Date: 10/07/2011 Report Time: 19:00:00

Customer Additional Data Information

Issuer Information

Purchased From: COLUMBUS BANK AND TRUST on 11/04/2005. Purchase Balance: \$1,170.45

Last Payment

Date 02/14/2005

Amount \$0.00

Interest Rate: 22.00

Product Type: Visa or Mastercard

Charged Off Date: 09/22/2005

MCM Information

Balance Information Payment Information

TOTAL DUE NOW

\$639.12

Last Payment

Date: 08/21/2008

\$0.00 Amount:

Interest Amount

\$0,00

First Due Date:

Next Due Date:

Monthly Due Day: 00

\$639.12 Down Payment

Amount:

Interest Rate

Unpaid Balance

15.00

Monthly Payment Amount:

\$0.00

\$0.00

\$0.00

Interest Paid

Through Date

08/13/2006

Settlement

Amount:

Siter SAN DIEGO Deceased Date:

State Statute

Investor Number: 1323

General Information

Date of Occurrence: 03/26/2005

Expiration Date: 08/21/2014

Days Left in Statute: 1049

Last Worked By: ACG

On: 08/14/2006

Open/Closed: O

Interest Method

Interest accrued from charge-off date

Days Delinquent: 0000

Payments Deliquent: 0000

Times Deliquent: 0000

(Corporate seal	Signature of creditor/successor
	Merison Bun
If applicable)	Printed creditor's/successor's name
animand C	PO Box 2011 Warren, MI 48090
and the Co	Creditor's/successor's address
5	
\$ 50.7	PATT 9
KANS PS	( m:9 %
A AMARIA STATE OF THE STATE OF	1. Allenger
William William Co.	minister.
STATE OF MICHIGAN, COUNTY OF Oakla	nd
on (0-5-2000) meussa By	before me, personally appeared (insert name and title of the signer)
subscribed to the within instrument and acknowledge	the basis of satisfactory evidence) to be the person(s) whose name(s) is/are owledged to me that he/she/they executed the same in his/her/their heir signature(s) on the instrument the person(s), or the entity upon behalf of ument. WITNESS my hand and official seal.
(SEAL)	Notary Public
61	My commission expires on 4-4-7073
	CASSANDRA CARROLL Notary Public - State of Michigan County of Oakland My Commission Expires Apr 4, 2023 Acting in the County of
	K Vernis III mo ocarity o.

(Rev. October 2018)

### **Request for Taxpayer Identification Number and Certification**

Give Form to the requester. Do not send to the IRS

	Revenue Service	► Go to www.irs.gov/FormW9 for i	nstructions and the late:	st inform	ation	l.							<b>.</b>
	1 Name (as shown	on your income tax return). Name is required on this line	; do not leave this line blank,										
	MIDLAND CREDIT MANAGEMENT, INC.												
	2 Business name/o	listegarded entity name, if different from above											
			Althorn and the state of the st			······					•		
က် မျ	<ol> <li>Check appropriate</li> <li>following seven to</li> </ol>	te box for federal tax classification of the person whose r	name is entered on line 1. Che	eck only or	ne of t			emptlo In entit					
pa	IOHOMILIA sevest I		_	_				in enta ictions				1912,	368
5		e proprietor or 🗹 C Corporation 🔲 S Corporati	ion L Partnership	☐ Trust	l/estal	le							
4 5	single-membe _	er (LC				E	xênî	ipt pay	eŭ CO	ರ (	if any)		5
₹ ₹		y company. Enter the tax classification (C=C corporation				-							
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Print or type. c Instructions	another LLC t	hat is not disregarded from the owner for U.S. federal ter	c purposes. Otherwise, a sing	le-membe			ode	(if any	) _				
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Print or type. Specific Instructions on page	Other (see ins	ridenions -		Requests	r's ne		****						
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ഗ്	6 City, state, and 2												
	SAN DIEGO, C		112										
	A	ber(s) have (optional)					*******						
1281	Тахрау	er Identification Number (TIN)						4-2-11-4	<u></u>	*****			
Enter	our TIN in the app	propriate box. The TIN provided must match the n	ame given on line 1 to avo	old [	Socia	l secui	ily ı	numbe	r				
backu reside	p withholding. Fol nt alien isole oron.	Inclividuals, this is generally your social security nations or discensified entity, see the instructions for	umber (SSN). However, Id or Part I. later: For other	DIN H			***			_			
	resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a			لنبلد									
TIN, la				ō				·	******************************				
		i more than one name, see the instructions for line puester for guidelines on whose number to enter.	1. Also see What Name a	and 📙	Emplo	oyer id	enti	ficatio	n nui	intic	3r 	-T	=
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Car	Certific	ation	· · · · · · · · · · · · · · · · · · ·	1.									
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	•	n this form is my correct taxpayer identification nu	mber for Lam waiting for a	a numher	to bi	e issue	ed t	o mel	: anc	ŀ			
2. l an	not subject to ba	ckup withholding because: (a) I am exempt from t	ackup withholding, or (b)	I have no	ot bed	en not	ified	f by th	ne In	tern			
		subject to backup withholding as a result of a fai ackup withholding; and	lure to report all interest o	or dividen	ds, o	r (c) th	e IF	RS has	s not	lifie	d me	that	l am
	•	,											
		other U.S. person (defined below); and stered on this form (if any) indicating that I am exe	ment from EATOA variable	- :	<b>^</b>								
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you ha	ve failed to report a	Il interest and dividends on your tax return. For real	estate transactions, item 2	does not	apply	7. For r	nor	tgage	inter	est	paid.		
acquisi	tion or abandonme	nt of secured property, cancellation of debt, contrib	utions to an individual retire	ement arra	anger	nent (l	RA)	, and g	gene	rally	, payr	nen	ts
	nan interest and div	idends, you are not required to sign the certification	, but you must provide you	ir correct	IIN; S	see the	ins	struction	ons r	or F	art II,	ejbi	r.
Sign	Signature of	Q mu le le la con			. 1		į						
Here	U.S. person ►	Y Mulwane	C.	Date ►	/_	<u>/دد</u>	≥.	<u> </u>	<u> </u>				
Ger	eral Instr	uctions	<ul> <li>Form 1099-DIV (div funds)</li> </ul>	vidends, i	rlotuc	ling (In	090	from	stoc	cks	or mu	tual	
Section noted.	references are to	the Internal Revenue Code unless otherwise	• Form 1099-MISC (v	various fy	pes o	of inco	me	, prize	s, a	war	ds, or	gro	88
		or the latest information about developments	• Form 1099-B (stoc	k or mutu	al fu	nd sale	es e	and ce	ertair	ı otl	ner		
related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.		transactions by brok											
	•		<ul> <li>Form 1099-S (proc</li> </ul>							-			
•	ose of Forr		• Form 1099-K (merc				•	,					•
		orm W-9 requester) who is required to file an	<ul> <li>Form 1098 (home r 1098-T (tuition)</li> </ul>	nortgage	inter	est), 1	098	3-E (st	uder	nt le	oan in	ere	st),

identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

Form 1099-INT (interest earned or paid)

- Form 1099-C (canceled debt)
- · Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

AO 213 (Rev. 08/13)

### ADMINISTRATIVE OFFICE OF THE UNITED STATES COURTS Accounting and Financial Systems Division

### VENDOR INFORMATION/TIN CERTIFICATION

Mandatory Information that MUST be provided before submission

☐ Ex-AO Employee
☐ SAM Vendor (Formerly CCR)
No TIN Continuation Bungatur

	There is the deard winty from the first with a state of the state of t				
Vendor-Address	Other Address (If different from Vendor Address)				
Select all that apply 🖸 Order 😿 Remit 🗖 1099	Select all that apply 🗍 Order 🗎 Remit 🗍 1099				
Name: Midland Credit Management Inc	Address:				
Business Name: (If different from above)	City:				
Address 1: 350 Camino De La Reina Ste 100	State: Zip Code:				
Address 2:	Phone #:				
Cily: San Diego	Description:				
Statet CA Zip Code: 92103	(If needed)				
Phone #:877-495-2902 E-mail: Mbx_ilms_bankruptcy@mc mcg.com					
Taxpayer Identification #:48-0581733 (TIV. SS. or EIN number)					
DUNS#					
Financial Inform	nation (If Requested)				
Bank Name:	Routing II (this nine digit number appears on your checks, but do not include individual check numbers):				
City:	Account #:				
State: Zip Code:	Type of Account: (select one)				
Type of Organization for 1099 reporting:					
☐ sole proprietorship;	🗖 partnership;				
corporate entity (not tax-exempt);	☐ corporate entity (tax-exempt);				
health care provider;	O other:				
government entity (write in either federal, state or local)					

#### **Taxpayer Identification Number Certification**

Under penalties of perjury, I certify that:

- The Taxpayer Identification Number listed in the Vendor Address area above is the correct number assigned to me, and
- 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest and dividends, or (c) the IRS has notified me that I am no longer subject to the backup withholding, and
- I am a U.S. citizen or other U.S. person (defined below).
- You must select this check box if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. If you make a false statement with no reasonable basis that results in no backup withholdings, you are subject to a \$500 penalty. Willfully falsifying certifications or affirmations on this form may subject you to criminal penalties including fines and/or imprisonment.

### Case 11-38805-SLM Doc 90 Filed 06/15/20 Entered 06/15/20 11:04:42 Desc Mair Document Page 12 of 22

AO 213 (Rev. 08/13)

#### **Definitions:**

"Taxpayer Identification (TIN, SS, or EIN number)" is the number required by the Internal Revenue Service (IRS) to be used in reporting income tax and other returns. The TIN may be either a social security number (SSN) or an employer identification number (EIN).

"U.S. person" means:

An individual who is a U.S. citizen or U.S. resident alien,

 A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States.

The TIN, as well as the information above is required in order to comply with debt collection requirements of 31 U.S.C. §§ 7701(c) and 3325(d), reporting requirements of 26 U.S.C. §§ 6041 and 6041A, and implementing regulations issued by the IRS. Failure or refusal to furnish this information may result in 28 percent backup withholding on any payments otherwise due under any awarded contract or purchase order.

The TIN may be used by the government to collect and report on any delinquent amounts arising out of the vendor's relationship with the government (31 U.S.C. § 7701(c)(3)). The TIN provided may be matched with IRS records to verify its accuracy.

Complete this section only if a TIN was not provided on page one, and select closest reason why not:

connecte		trade or business		partnership that does not have income effectively tates and does not have an office or place of busines
☐ The ver	ndor is an agency or ins	trumentality of a t	oreign governme	nent;
	Additional info		d for vendors users, contracts, e	ised for procurement etc.)
				ies require that the vendor is 51% owned and the selected socio-economic group:
☐ Women	n Owned Business			Not Applicable
Minori	ty Owned Business (If y	es, select one of the or	ner's race/ethnicity	selections from below):
☐ A	sian-Pacific American	Black A	merican	☐ Subcontinent Asian (Asian-Indian)American
п н	lispanic American	☐ Native	American	Other:
Date: 6-5-7	2020			<b>5</b> X
	were the seal that the loss has been the seal that the seal has been the seal his big to		- New Ann and Ann and the top the on the tid 4th And 200	Veyldor's signature
For Agency Use Only The vendor name and D CCR). (Check www.sai	UNS number is all that n.gov for registration s	is required for reg tatus.) Do not use	gistered System f this form for pu	for Award Management (SAM) vendors (formerly irchase card merchants.
Mark Boxes that apply:	☐ Addition ☐	Change	Vendor Code:	(make entry only if change)
	☐ Active ☐	Inactive	Vendor Type:	
The follow	wing information is opt	ional for individua	als whose name	and telephone are already on the form;
Contact Name:				
Telephone Number:			Email:	
MINIMA COLOR	Id	entification of per	son making this	request:

Originating Office:

Telephone Number:
Please type or print clearly

Name:

For "AO" FAS4T Users only, e-mail the completed form to: AOdb OFB Client Service Desk/DCA/AO/USCOURTS. For questions regarding AOFAS4T the Client Service Desk can be contacted at (202) 502-2242. For "Court" FAS4T Users, send this form to the local Vendor Administrator. For questions regarding Court FAS4T please contact

SDSD at (210) 301-6320.

This form should be completed with signature by the vendor and submitted by Judiciary staff only. Sensitive information must be securely maintained and only visible to the appropriately designated financial employee.

### Midland Credit Management, Inc. Officer's Certificate

### May 30, 2018

Gregory L. Call, Executive Vice President and Corporate Secretary of Midland Credit Management, Inc. (the "Company") hereby certifies that the individual listed below is an officer of the Company and is duly authorized to request unclaimed/undeposited bankruptcy funds on behalf of the Company.

<u>Name</u> Melissa Byrd

<u>Title</u> Assistant Secretary

IN WITNESS WHEREOF, I have signed this certificate on the date set forth above.

Name: Gregory L Call

Title: Executive Vice President & Corporate

Secretary

State of California County of San Diego

On May 30, 2018 before me, Anabel Levy, notary public personally appeared Gregory L. Call, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct,

(Seal)

WITNESS my hand and official seal.

Signature Sharalay 1 for

ANABEL LEVY

Commission # 2093631

Notery Pictic - California

San Diego County

My Comm. Expires Jan 13, 2018

# WRITTEN CONSENT OF THE BOARD OF DIRECTORS OF MIDLAND CREDIT MANAGEMENT, INC.

#### June 14, 2017

Pursuant to Section 17-6301(f) of the Kansas Code, the undersigned, being all of the directors of Midland Credit Management, Inc., a Kansas corporation (the "Company"), do hereby waive notice and consent to the adoption of the following resolutions, which resolutions shall be deemed to be adopted as of the date hereof to the same extent and to have the same force and effect as if such resolutions were adopted by a unanimous vote of the Board of Directors (the "Board") of the Company at a duly convened meeting held for such purpose:

WHEREAS, the Company previously resolved to elect certain person to serve as officers of the Company, pursuant to certain Actions by Written Consent of the Board of Directors of the Company, and the Company desires to update such authorities by replacing such resolutions as set forth below.

### Removal of Officers

RESOLVED, that each of the following persons be, and hereby is, removed from the office of the Company set forth opposite his or her name, effective as of the date hereof:

Kenneth A. Vecchione - Chief Executive Officer
Adam Sragovicz - Assistant Treasurer
Karen Chen - Assistant Secretary
Kevin Wiesner - Assistant Secretary

### Appointment of Officers

RESOLVED, that each of the following persons be, and hereby is, appointed to the office of the Company set forth opposite his or her name, effective as of the date hereof, to serve in such capacity until his or her successor shall be duly elected or until his or her earlier death, resignation or removal:

Ashish Masih President and Chief Executive Officer Executive Vice President, Chief Financial Officer and Jonathan Clark Treasurer Paul Grinberg President, International Greg Call Senior Vice President and Corporate Secretary Amy Anuk Senior Vice President, Business Development Barbara Kennedy Senior Vice President, Human Resources Senior Vice President, Information Technology, Carl Eberling and Chief Information Officer John Yung Senior Vice President, Strategy

Kaushik Kundu	<b></b>	Senior Vice President, Internal Operations Collections
Ryan Bell	÷	Senior Vice President, Legal Collections Operations
Sheryl Wright	<sub>peri</sub> h	Senior Vice President, Government Affairs
Scott Governan		Vice President, Corporate Development & Treasury and Assistant Treasurer
Ann Gill	•	Vice President, Chief Accounting Officer and Assistant Treasurer
J. Mark Warner	-	Vice President, Tax, and Assistant Treasurer
Andrew Asch	-	Vice President, General Counsel, Assistant Secretary
Marni Heintz	-	Assistant Treasurer
Brittany Lederman	-	Assistant Secretary
Chris Perdue	-	Assistant Secretary
David Snyder	-	Assistant Secretary
Erin Funderburk	-	Assistant Secretary
Greg Gerkin	<del>~</del>	Assistant Secretary
Kyle Smith	-	Assistant Secretary
Matt Jubenville	_	Assistant Secretary
Melissa Byrd	-	Assistant Secretary
Michael Chin	-	Assistant Scoretary
Nayri Rita Melconian	••	Assistant Secretary
Stelios Harris	-	Assistant Secretary

FURTHER RESOLVED, that the Board hereby authorizes the Secretary of the Company to appoint any additional assistant treasurers, assistant secretaries or authorized representatives as the Secretary may deem necessary, desirable or advisable, and that the Secretary be, and hereby is, authorized, empowered and directed, in the name and on behalf of the Company to annex the resolutions of such appointments to these resolutions, and thereupon such resolutions shall be deemed the resolutions of the Board as if set forth herein;

FURTHER RESOLVED, that all actions taken by such officers on behalf of the Company prior to the date on which such persons were appointed to such officers that are within the authority conferred by these resolutions be and hereby are ratified and approved.

FURTHER RESOLVED, that all actions taken by such officers on behalf of the Company prior to the date on which such persons were appointed to such officers that are within the authority conferred by these resolutions be and hereby are ratified and approved.

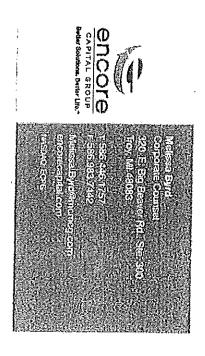
FURTHER RESOLVED, that the actions taken by this Consent shall have the same force and effect as if taken by the undersigned at a meeting duly called and constituted pursuant to the Company's organizational documents and applicable law.

FURTHER RESOLVED, that this Action by Written Consent of the Board of Directors may be executed in any number of counterparts, each of which shall be deemed an original and all of which when taken together shall constitute a single original consent.

IN WITNESS WHEREOF, the undersigned have executed this Action by Written Consent of the Board of Directors as of the date first set forth above.

Ashish Masih

Jonathan Clark



### LIMITED POWER OF ATTORNEY

Midland Credit Management, Inc., a Kansas corporation (the "Company") hereby makes, constitutes and appoints Melissa Byrd, an Assistant Secretary of the Company, (the "Grantee"), its true and lawful attorney-in-fact, and hereby authorizes and empowers Grantee, in the name of and on behalf of the Company, to have full power and authority to take any and all lawful acts which she may deem necessary or desirable to request and collect unclaimed/undeposited bankruptcy funds on behalf of the Company (the "Transactions"), including, but not limited to:

- 1. Execute, acknowledge, deliver, on behalf of the Company all agreements, documents, reports, filings, instruments, certificates and opinions required in connection with the Transactions;
- 2. Do and perform any and every act required, necessary or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the Company might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such attorney-in-fact shall lawfully do or cause to be done by virtue of this Limited Power of Attorney and the rights and powers herein granted.

This Limited Power of Attorney is effective immediately and will continue until it is revoked.

The undersigned has the authority to grant this Limited Power of Attorney consistent with his appointment as Executive Vice President, Chief Financial Officer and Treasurer of the Company pursuant to resolutions of the board of the Company dated June 14, 2017.

[SIGNATURE PAGE FOLLOWS]

IN WITNESS WHEREOF, the undersigned has executed this Limited Power of Attorney as of this 14 day of June 2018.

Midland Credit Management, Inc.

Name: Jonathan Clark

Tille: Executive Vice President, Chief Financial Officer and Treasurer

Jim Bolin

Notary Public State of Arizona Maricopa County
Timothy Mark Bolin
by Compassion Express 14242020

# WRITTEN CONSENT OF THE BOARD OF DIRECTORS OF MIDLAND CREDIT MANAGEMENT, INC.

### February 17, 2020

Pursuant to Section 17-6301(f) of the Kansas Code, the undersigned, being all of the directors of Midland Credit Management, Inc., a Kansas corporation (the "Company"), do hereby waive notice and consent to the adoption of the following resolutions, which resolutions shall be deemed to be adopted as of the date hereof to the same extent and to have the same force and effect as if such resolutions were adopted by a unanimous vote of the Board of Directors (the "Board") of the Company at a duly convened meeting held for such purpose:

WHEREAS, the Company previously resolved to elect certain person to serve as officers of the Company, pursuant to certain Actions by Written Consent of the Board of Directors of the Company, and the Company desires to update such authorities by replacing such resolutions as set forth below.

### Removal of Officers

RESOLVED, that each person, other than those listed below under Appointment of Officers, be, and hereby is, removed from the office of the Company.

### **Appointment of Officers**

RESOLVED, that each of the following persons be, and hereby is, appointed to the office of the Company set forth opposite his or her name, effective as of the date hereof, to serve in such capacity until his or her successor shall be duly elected or until his or her earlier death, resignation or removal:

Ryan Bell President Executive Vice President, Chief Financial Officer Jonathan Clark and Treasurer Greg Call Executive Vice President and Corporate Secretary Monique Dumais-Christope Chief Information Officer Senior Vice President and Chief Administrative Mike Merle Officer Darin Herring Senior Vice President, Operations - Americas Senior Vice President, Strategy & Analytics and Kaushik Kundu Chief Analytics Officer Sheryl Wright Senior Vice President, External Affairs Managing Vice President, Corporate Development Scott Governan & Treasury and Assistant Treasurer Vice President, Tax, and Assistant Treasurer J. Mark Warner Managing Vice President, General Counsel, Andrew Asch **Assistant Secretary** Michael Hurley Assistant Treasurer

FURTHER RESOLVED, that each employee of the Company assigned LGL - Transactions, LGL - Legal & Regulatory, LGL - Litigation, LGL -

Bankruptcy, LC – IL Legal, LC – LO Legal and LC – Production and Operations (the "Applicable Departments") (1) who is a licensed attorney or (2) who has a title of "Paralegal Manager" and above, "Legal Assistant" and above, "Legal Specialist" and above, or "Lead Specialist" and above, be and hereby is appointed to serve as an Assistant Secretary of the Company, until his or her successor shall be duly elected and qualified or until his or her earlier death, resignation or removal;

FURTHER RESOLVED, that each employee of the Company assigned to any of the Applicable Departments (1) who is a licensed attorney or (2) who has a title of "Paralegal" and above, "Legal Assistant" and above, "Legal Specialist" and above, "Lead Specialist" and above, or "Vendor Specialist" and above, be, and hereby is an "Authorized Representative" of the Company and is authorized to sign on behalf of the Company, as agents thereof, affidavits, declarations, verifications, or similar documents related to litigation matters involving the Company ("Litigation Documents") and is authorized to testify on behalf of the Company;

FURTHER RESOLVED, that each employee of the Company, assigned to any of the Applicable Departments who has a title of "Legal Administrative Assistant" and above hereby is an Authorized Representative of the Company and is authorized to sign Litigation Documents on behalf of the Company, as agents thereof;

FURTHER RESOLVED, that each employee of the Company with a title of "Specialist" and above, or any variation thereof, assigned to the Consumer Support Services department be, and hereby, is appointed as an Authorized Representative of the Company and is authorized to exercise powers, including investigating and responding to regulatory complaints until such time as he or she is no longer an employee of the Company;

FURTHER RESOLVED, that each employee of the Company with a title of "Process Excellence Manager" and above, or any variation thereof, assigned to Operations Risk Management be, and hereby is an Authorized Representative of the Company and is authorized to sign on behalf of the Company all Litigation Documents and is authorized to testify on behalf of the Company;

FURTHER RESOLVED, that the Board hereby authorizes the Secretary of the Company to appoint any additional assistant treasurers, assistant secretaries or authorized representatives as the Secretary may deem necessary, desirable or advisable, and that the Secretary be, and hereby is, authorized, empowered and directed, in the name and on behalf of the Company to annex the resolutions of such appointments to these resolutions, and thereupon such resolutions shall be deemed the resolutions of the Board as if set forth herein:

FURTHER RESOLVED, that all actions taken by such officers on behalf of the Company prior to the date on which such persons were appointed to such officers that are within the authority conferred by these resolutions be and hereby are ratified and approved; and

FURTHER RESOLVED, that this Action by Written Consent of the Board of Directors may be executed in any number of counterparts, each of which shall be deemed an original and all of which when taken together shall constitute a single original consent.

[Remainder of Page Intentionally Left Blank]

IN WITNESS WHEREOF, the undersigned have executed this Action by Written Consent of the Board of Directors as of the date first set forth above.

Ashish Masih

Ashish Masih

Jonathan Clark

Gregory Call